

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROCKY O. BODZER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24658

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2018 and confirmed on 1/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|--------|------------------|
| Total Receipts | | 50,575.00 |
| Less Refunds to Debtor | 706.44 | |
| TOTAL AMOUNT OF PLAN FUND | | 49,868.56 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,490.00 | |
| Trustee Fee | 2,417.30 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 5,907.30 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | FREEDOM MORTGAGE CORPORATION Acct: 9019 | 0.00 | 33,448.52 | 0.00 | 33,448.52 |
| | FREEDOM MORTGAGE CORPORATION Acct: 9019 | 6,773.59 | 6,773.59 | 0.00 | 6,773.59 |
| | FRICK TRI-COUNTY FCU Acct: 5261 | 3,106.00 | 3,106.00 | 255.79 | 3,361.79 |
| | | | | | 43,583.90 |

| | | | | | |
|----------|---|----------|----------|------|---------------|
| Priority | | | | | |
| | ANTHONY M MOODY ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | ROCKY O. BODZER Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | ROCKY O. BODZER Acct: | 706.44 | 706.44 | 0.00 | 0.00 |
| | MOODY LAW OFFICES PC Acct: | 3,490.00 | 3,490.00 | 0.00 | 0.00 |
| | MOODY LAW OFFICES PC Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX8CMB | 310.00 | 310.00 | 0.00 | 310.00 |
| | | | | | 310.00 |

| | | | | | |
|-----------|---|----------|------|------|------|
| Unsecured | | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 9021 | 1,038.81 | 8.73 | 0.00 | 8.73 |
| | COMCAST++ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | PREMIER BANKCARD LLC; JEFFERSON C Acct: 6008 | 929.33 | 7.81 | 0.00 | 7.81 |
| | PREMIER BANKCARD LLC; JEFFERSON C Acct: 4145 | 583.08 | 4.90 | 0.00 | 4.90 |
| | HOME SHOPPING NETWORK Acct: 5781 | 0.00 | 0.00 | 0.00 | 0.00 |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 1,048.85 | 8.81 | 0.00 | 8.81 |

18-24658

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|-------------|
| Unsecured | | | | | |
| | Acct: 3720 | | | | |
| | MARINER FINANCE LLC | 1,796.53 | 15.09 | 0.00 | 15.09 |
| | Acct: 2468 | | | | |
| | MON VALLEY HOSPITAL++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SEVENTH AVENUE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | UPMC PHYSICIAN SERVICES | 406.00 | 3.41 | 0.00 | 3.41 |
| | Acct: 6698 | | | | |
| | FRICK TRI-COUNTY FCU | 2,215.34 | 18.61 | 0.00 | 18.61 |
| | Acct: 5261 | | | | |
| | SYNCHRONY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3720 | | | | |
| | PHELAN HALLINAN DIAMOND & JONES LI | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PHELAN HALLINAN DIAMOND & JONES LI | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BROCK & SCOTT PLLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | <hr/> 67.36 |

TOTAL PAID TO CREDITORS 43,961.26

TOTAL CLAIMED
PRIORITY 310.00
SECURED 9,879.59
UNSECURED 8,017.94

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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IN RE:

ROCKY O. BODZER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24658

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rocky O. Bodzer
Debtor

Case No. 18-24658-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 28, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Rocky O. Bodzer, 409 8th Avenue, Elizabeth, PA 15037-1423 |
| 15425751 | + Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764 |
| 14958885 | + Freedom Mortgage Corporation, 1000 Atrium Way, 3rd Floor, Mt. Laurel, NJ 08054-3902 |
| 14984168 | + Freedom Mortgage Corporation, Freedom Mortgage Corp., Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 14958886 | Freedom Mortgage Corporation, P.O. Box 619063, Dallas, TX 75261-9063 |
| 15425750 | + Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218 |
| 14958891 | + Mon Valley Hospital, 1163 Country Club Road, Monangahela, PA 15063-1095 |
| 14958892 | + Phellan Hallinan Diamond & Jones, Attn: Kenya Bates, Esq., One Penn Center, 1617 JFK Boulevard - Suite 1400, Philadelphia, PA 19103-1814 |
| 14983555 | UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| 14958882 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 28 2022 23:41:18 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14958883 | + Email/Text: documentfiling@lciinc.com | Mar 28 2022 23:38:00 | Comcast, One Comcast Center, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2899 |
| 14958884 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Mar 28 2022 23:41:37 | First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868 |
| 14958887 | + Email/Text: ashley@frickfin.org | Mar 28 2022 23:39:00 | Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751 |
| 14958888 | Email/PDF: gecsed@recoverycorp.com | Mar 28 2022 23:41:18 | Home Shopping Club, PO BOX 29116, CW3J, Shawnee Mission, KS 66201 |
| 14958889 | Email/PDF: gecsed@recoverycorp.com | Mar 28 2022 23:41:26 | JCPenney Rewards Card/ GE Capital Bank, PO BOX 965007, Orlando, FL 32896-5007 |
| 14958890 | + Email/Text: bankruptcy@marinerfinance.com | Mar 28 2022 23:39:00 | Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 14988032 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 28 2022 23:41:37 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14959227 | + Email/PDF: rmsced@recoverycorp.com | Mar 28 2022 23:41:37 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14968505 | + Email/Text: JCAP_BNC_Notices@jcap.com | Mar 28 2022 23:39:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14958893 | + Email/Text: bankruptcy@sccompanies.com | Mar 28 2022 23:39:00 | Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364 |

TOTAL: 11

District/off: 0315-2

User: auto

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Date Rcvd: Mar 28, 2022

Form ID: pdf900

Total Noticed: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Freedom Mortgage Corporation |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Andrew L. Spivack | on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com |
| Anthony M. Moody | on behalf of Debtor Rocky O. Bodzer amoody@moodylawoffices.com moodyar81455@notify.bestcase.com |
| Brian Nicholas | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com |
| Jerome B. Blank | on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com |
| Maria Miksich | on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com |
| Mario J. Hanyon | on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Sherri J. Smith | on behalf of Creditor Freedom Mortgage Corporation ssmith@pincuslaw.com brausch@pincuslaw.com |
| Thomas Song | on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com |

TOTAL: 10